

**Information to identify the case:**

Debtor 1	<b>Brittany A. Gaetano</b>	Social Security number or ITIN <b>xxx-xx-0415</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>-----</b>
	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>18-24895-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brittany A. Gaetano  
fka Brittany Paul, fka Brittany Perry

5/1/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brittany A. Gaetano  
 Debtor

Case No. 18-24895-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db 14969482	Brittany A. Gaetano, 1319 Groveton St, Pittsburgh, PA 15234-2362 Belden Jewelers/Sterling Jewelers, Inc., Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
14969484	++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas of Pennsylvania, PO Box 742537, Cincinnati, OH 45274-2537)
14969488	Creditech, Attn:Collections, PO Box 99, Bangor, PA 18013-0099
14969492	Jordan Tax Service, Inc, Borough of Castle Shannon, PO Box 645134, Pittsburgh, PA 15264-5134
14969498	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14969499	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us May 02 2019 03:36:14 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com May 02 2019 03:37:31 Duquesne Light Company, c/o Bernstein-Burkley P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

14969483 EDI: CAPITALONE.COM May 02 2019 07:03:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

14969485 EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

14969486 EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Bank/Victoria Secret, PO Box 18215, Columbus, OH 43218

14969487 EDI: CCS.COM May 02 2019 07:03:00 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679

14969489 EDI: NAVIENTFKASMDOE.COM May 02 2019 07:03:00 Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635

14969490 E-mail/Text: kburkley@bernsteinlaw.com May 02 2019 03:37:31 Duquesne Light, Bernstein-Burkley P.C. Attn: Peter Ashcr, 707 Grant St Ste 2200, Pittsburgh, PA 15219-1945

14969491 +E-mail/Text: bankruptcy@erieinsurance.com May 02 2019 03:37:40 Erie Insurance Exchange, 100 Erie Ins Pl, Erie, PA 16530-0001

14969493 +E-mail/Text: BKRMailOPS@weltman.com May 02 2019 03:35:41 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600

14969494 E-mail/Text: bncnotices@becket-lee.com May 02 2019 03:35:25 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043

14969495 EDI: NAVIENTFKASMRSERV.COM May 02 2019 07:03:00 Navient, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500

14969496 EDI: AGFINANCE.COM May 02 2019 07:03:00 OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013

14969497 E-mail/Text: bankruptcynotices@psecu.com May 02 2019 03:37:23 P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013

14969738 +EDI: PRA.COM May 02 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14969500 EDI: AGFINANCE.COM May 02 2019 07:03:00 Springleaf Financial, PO Box 59, Evansville, IN 47701-0059

14969501 EDI: RMSC.COM May 02 2019 07:03:00 Syncb/Toys 'R' US, PO Box 965064, Orlando, FL 32896-5064

14969502 EDI: RMSC.COM May 02 2019 07:03:00 Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

14969503 EDI: RMSC.COM May 02 2019 07:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

14969504 EDI: WTRRNBNK.COM May 02 2019 07:03:00 Target, C/O Financial & Retail Srvs Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475

14969505 +E-mail/Text: BankruptcyNotice@upmc.edu May 02 2019 03:37:25 UPMC Health Plan, Attn: UPMC for Kids U.S. Steel Tower, 600 Grant St, Pittsburgh, PA 15219-6609

14969506 EDI: VERIZONCOMB.COM May 02 2019 07:03:00 Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: May 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Brittany A. Gaetano apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5